

Information to identify the case:

Debtor 1	<u>Michele L. Mitchell</u>	Social Security number or ITIN	xxx-xx-3511
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-17186-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michele L. Mitchell
aka Michele Thompson

7/14/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michele L. Mitchell
 Debtor

Case No. 17-17186-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 55

Date Rcvd: Jul 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2017.

db
 516757457 Michele L. Mitchell, 2121 N Missouri Ave, Atlantic City, NJ 08401-1461
 516757453 ASHRO, 3650 Milwaukee St, Madison, WI 53714-2304
 516757454 Allied Interstate, LLC, Attn: SYNCEB/HH Gregg, PO Box 361445, Columbus, OH 43236-1445
 516757455 Alltran Financial, PO Box 610, Sauk Rapids, MN 56379-0610
 516757460 Alltran Financial, LP, Attn: Kohls/CapitalOne, PO Box 610, Sauk Rapids, MN 56379-0610
 516757458 +AtlantiCare Behavioral Health, 2511 Fire Rd. B-10, Egg Harbor Twp., NJ 08234-5655
 516757459 +Atlantic Emergency Assoc, POB 15356, Newark, NJ 07192-5356
 516757461 +Atlantic Radiologists, POB 1262, Indianapolis, IN 46206-1262
 516757462 +Atlanticare Regional Medical Center, POB 786361, Philadelphia, PA 19178-6361
 516757467 Atlanticare Regional Medical Center, PO Box 2330, Southgate, MI 48195-4330
 516757473 Chase Auto Finance, POB 901706, Fort Worth, TX 76101
 516757475 Credit Control LLC, Attn: Bluestem/JH Portfolio, PO Box 546, Hazelwood, MO 63042-0546
 516757476 Defenders Inc / ADT, 3750 Priority Way South Dr, Indianapolis, IN 46240-3831
 516757480 Fed Loan Serv, POB 60610, Harrisburg, PA 17106-0610
 516757483 Jacques Farber, 1708 Walnut St, Philadelphia, PA 19103-6101
 Merchants Credit Guide Co, Attn: Midnight Velvet, 223 W Jackson Blvd # 700,
 Chicago, IL 60606-6914
 516757484 +Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
 516757485 Monroe and Main, 1112 7th Ave, Monroe, WI 53566-1364
 516757486 North Shore Agency, Attn: Publishers Clearing House, PO Box 9205,
 Old Bethpage, NY 11804-9005
 516851443 Patient Financial Services, For Atlantic Emergency Associates,
 30 Washington Avenue, Suite C-6, Haddonfield, NJ 08033-3341
 516757487 Penn Credit Corp, Attn: Ashro, PO Box 988, Harrisburg, PA 17108-0988
 516757488 PennCredit, PO Box 988, Harrisburg, PA 17108-0988
 516757491 Professional Bureau Of Collections Of MD, Attn: Comenity/Ashley Stewart, PO Box 4157,
 Greenwood Village, CO 80155-4157
 516757493 Rickart Collection Systems, Inc., Attn: Atlantic Radiologists, PO Box 7242,
 North Brunswick, NJ 08902-7242
 516757495 SPS, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
 516757494 +Seventh Avenue, 1112 7th Ave., Monroe, WI 53566-1364
 516757496 +Stoneberry, POB 2820, Monroe, WI 53566-8020
 516757500 Synchrony Bank, Attn: Midland Credit Management, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 14 2017 23:34:51 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 14 2017 23:34:46 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516757456 EDI: ARSN.COM Jul 14 2017 23:13:00 ARS national Services, Inc., PO Box 469046,
 Escondido, CA 92046-9046
 516757452 EDI: ALLIANCEONE.COM Jul 14 2017 23:13:00 Alliance One, 4850 E Street Rd Ste 300,
 Trevose, PA 19053-6643
 516757463 EDI: BANKAMER.COM Jul 14 2017 23:13:00 Bank Of America, PO Box 15019,
 Wilmington, DE 19886-5019
 516757464 E-mail/Text: kzoepfel@credit-control.com Jul 14 2017 23:34:53 Bluestem,
 c/o Credit Control LLC, 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429
 516757465 E-mail/Text: bankruptcy@cavps.com Jul 14 2017 23:35:09 Calvary Portfolio Service,
 Attn: SYNCEB/HH Gregg, PO Box 27288, Tempe, AZ 85285-7288
 516757466 EDI: CAPITALONE.COM Jul 14 2017 23:13:00 Capital One Bank (USA) NA, PO Box 71083,
 Charlotte, NC 28272-1083
 516757468 E-mail/Text: compliance@chaserec.com Jul 14 2017 23:35:52 Chase Receivables,
 Attn: Seventh Avenue, 1247 Broadway, Sonoma, CA 95476-7503
 516757469 EDI: WFNNB.COM Jul 14 2017 23:13:00 Comenity Bank/Ashstwr, PO Box 182789,
 Columbus, OH 43218-2789
 516757470 +EDI: WFNNB.COM Jul 14 2017 23:13:00 Comenity Bank/Brylane Home, PO Box 182789,
 Columbus, OH 43218-2789
 516757471 +EDI: WFNNB.COM Jul 14 2017 23:13:00 Comenity Bank/LNBRYANT, PO Box 182789,
 Columbus, OH 43218-2789
 516757472 EDI: CONVERGENT.COM Jul 14 2017 23:14:00 Convergent Outsourcing INc, Attn: Stoneberry,
 PO Box 9004, Renton, WA 98057-9004
 516757474 E-mail/Text: kzoepfel@credit-control.com Jul 14 2017 23:34:53 Credit Control LLC,
 Attn: Comenity/Ashley Stewart, 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429
 516757477 EDI: BLUESTEM Jul 14 2017 23:13:00 Fingerhut/Webbank, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820
 516757478 E-mail/Text: fggbanko@fgny.com Jul 14 2017 23:34:07 Forster Garbus & Garbus,
 Attn: Portfolio Recovery/Comenity, 7 Banta Pl, Hackensack, NJ 07601-5604
 516757479 +E-mail/Text: jmoreno@hillcrestdavidson.com Jul 14 2017 23:34:33 Hillcrest Davidson,
 715 N Glenville Dr Ste 4, Richardson, TX 75081-2898
 516757481 E-mail/Text: kzoepfel@credit-control.com Jul 14 2017 23:34:53
 JH Portfolio Debt Equities LLC, c/o Credit Control LLC, 5757 Phantom Dr Ste 330,
 Hazelwood, MO 63042-2429

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 55

Date Rcvd: Jul 14, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516757482 EDI: CBSKOHL.S.COM Jul 14 2017 23:13:00 Kohls-Capital One, PO Box 3115,
Milwaukee, WI 53201-3115
516757490 EDI: PRA.COM Jul 14 2017 23:13:00 Portfolio Recovery Assoc.,
Attn: Comenity/Ashley Stewart, PO Box 12914, Norfolk, VA 23541-0914
516757489 EDI: PRA.COM Jul 14 2017 23:13:00 Portfolio Recovery Assoc., Attn: Comenity/Brylane Home,
PO Box 12914, Norfolk, VA 23541-0914
516757492 E-mail/Text: bankruptcynotices@pch.com Jul 14 2017 23:34:32 Publishers Clearing House,
101 Channel Dr, Port Washington, NY 11050-2218
516757497 EDI: RMSC.COM Jul 14 2017 23:13:00 SYNCB/HH Gregg, PO Box 960061,
Orlando, FL 32896-0061
516757498 EDI: RMSC.COM Jul 14 2017 23:13:00 SYNCB/JC Penney, POB 965007, Orlando, FL 32896-5007
516757499 EDI: RMSC.COM Jul 14 2017 23:13:00 SYNCB/Walmart, PO Box 965024,
Orlando, FL 32896-5024
516758863 +EDI: RMSC.COM Jul 14 2017 23:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
516757501 EDI: TDBANKNORTH.COM Jul 14 2017 23:13:00 TD Bank, PO Box 5400,
Lewiston, ME 04243-5400

TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; lillian.felici@flastergreenberg.com,
dss@trustesolutions.net
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com; lillian.felici@flastergreenberg.com, dss@trustesolutions.net
Michael E. Blaine on behalf of Creditor TD Bank, N.A. mblaine@schillerknapp.com,
tshariff@schillerknapp.com; kcollins@schillerknapp.com
Scott M. Zauber on behalf of Debtor Michele L. Mitchell szauber@subranni.com,
ecf@subranni.com; ecorma@subranni.com; cwild@subranni.com; jwiesner@subranni.com; mmorrow@subranni.co
m; hinnaurato@subranni.com
Thomas J Subranni on behalf of Debtor Michele L. Mitchell jwiesner@subranni.com,
ecorma@subranni.com; jwiesner@subranni.com; hinnaurato@subranni.com; G21182@notify.cincompass.com; sz
auber@subranni.com; cwild@subranni.com; ecf@subranni.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7